

## CHEMIST DIES IN FATAL TEST; 27 ARE INJURED

Heavy Laboratory Explosions  
Wreck Beckers' Aniline  
Plant in Brooklyn.

### TWO WOMEN HURT IN ADJOINING HOUSE

A series of four explosions in Beckers' Aniline and Chemical Works, 107 Underhill avenue, Brooklyn, wrecked the plant, and the chemist whose experiment is thought to have caused the explosion, and injured twenty-seven persons yesterday afternoon.

The dye works is between St. Mark's avenue and Prospect place. Glass was broken in buildings as far as three blocks away and the explosion was heard more than a mile. It is thought to have been caused by experiments through which the chemist was trying to produce German dyes, which have not been obtainable since the war began.

#### The Dead.

HARRISON, WALTER EINSTEIN, 24, chemist, 124 West 111st street, Manhattan; burned.

The more seriously injured are:

BECKERS, DR. WILLIAM, 49, owner of dye works, 85 High avenue, Brooklyn; face

burned, scalp and face lacerated, right arm off. Taken to Jewish Hospital.

WILLY, ANNA E., 22, of 12 Franklin avenue, New Rochelle; daughter of the late Singleton Van Schaick.

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## Kept Two Sets of Books, Siegel Bank Cashier Says

Continued from First Page.

teenth Street Store. Thus the whole \$25,000 eventually reached the Siegel-Copple-Crawford Company, although a part of it was sent through the Fourteenth Street Store.

Champion explained that on the open end of business Siegel bank the Siegel-Copple-Crawford Company must designate as No. 1, the Fourteenth Street Store, No. 2, the Siegel-Copple-Crawford Company, No. 3, Siegel's personal account, No. 4, and the Siegel-Copple-Crawford Company of Chicago, No. 5. He could not recall the person or store designated as No. 5.

Champion will resume his testimony Monday morning. No session of court will be held on Monday.

It is on Champion's story of where the \$25,000 of the depositors' money went after Siegel got it in at his cashier's window in the Fourteenth Street store bank and the testimony Oscar A. Prall, Siegel's confidential financial man, will give of credit statements made to order on which to borrow money from outside banks that the State relies to prove the wholesale frauds alleged against the indicted banker-merchant and the larceny of the \$25,000 check in question.

#### Ground Work of Case Laid.

For this reason much of the ground-work of the prosecution's case was laid before Champion took the witness stand this afternoon. Louis A. Keldel, an assistant cashier in the National Bank of Commerce, from which the larceny is said to have been made on June 14, 1913, testified earlier in the day that between April 25 and June 14, 1913, the Fourteenth Street Store had made withdrawals in excess of amounts it had on deposit with the bank, which necessitated taking the money for the \$25,000 check out of the proceeds of one of the four \$25,000 notes discounted by the store on the morning of the January loan of \$100,000 to the store.

The State contends that the money represented the discount on the notes really belonged to the bank, because on June 14, 1913, the bank had no money on deposit with it and that it was during the interval between the cancellation of the old one and the negotiation of the new one that the check in question was presented and cashed. Champion, who testified that he was a Pilot, who followed Keldel, then testified that the bank's loan of \$100,000 to the Fourteenth Street Store in January, 1913, was based on Siegel's statement of the financial condition of the store, and that the check was cashed on January 31, 1913.

Champion's testimony began with his first employment by Siegel in 1909. Champion then became cashier of the bank, succeeded by Siegel-Copple & Co., Siegel & Co., and Siegel & Co. The companies, kept in touch with the affairs of the bank, he said, and each had an equal say in the management of the bank.

Champion instructed what disposition to make of the deposits? Mr. Train asked.

"It was understood that if they gave me instructions I was to turn over the money to the corporation," he testified.

"Was all the money on deposit turned over to the corporation of Siegel-Copple & Co.?"

"I would say a greater part of it was," he testified. "The dollar was added, at all times we had a considerable sum of money invested in bonds."

Loans were made, the witness testified, to individuals purchasing stock in the corporation of Siegel-Copple & Co., of which Siegel was president. The stock of such purchasers, about \$1,000,000 worth of these loans and discounts were in the bank in Champion's time. They were made to the corporation itself in cash or by check and not to the corporation, and were charged on the bank's books to Siegel-Copple & Co., of which Siegel was president.

Whenever the funds in the bank exceeded \$40,000 or \$45,000, Champion declared, the balance was sent over to the bank by check or the wire transfer.

Due from the store for its loans was charged against them. The bank kept track of the transactions. They were settled or charged. Owing to business difficulties, the store was unable to pay the bank, and the bank, assuming its assets and liabilities, and in February, 1914, Champion was again employed by Siegel for the opening of the Fourteenth Street Store.

Siegel and Vogel had a general conversation with Champion at that time. They wanted him to draw up the books and forms and everything of that kind. Vogel gave him explicit instructions to submit the forms to Rose & Putzel, his attorneys, for approval, and no form was to be used without their O. K. Siegel was present at this conversation.

"Any of the bank's savings banks at that interview?" Mr. Train asked.

"Well, it was understood on my part that we were not to use that word 'savings' but to use the word 'bank'," he responded, the witness, who added that he got his understanding from the New York State law. He told Mr. Train he understood pretty well about the law and that Siegel and Vogel didn't want to violate it, so they insisted on the O. K. of Rose & Putzel on the forms for the bank.

Champion said he first met Prall about the time the store opened and that Siegel and Vogel were together many times discussing the affairs of the bank. Siegel himself fixed the rate of interest, the witness stated, and gave instructions about it to him. Siegel wanted the rate fixed at 4 1/2 per cent, and the manner of paying it was referred to Vogel. Champion suggested that they pay the interest the same as the savings banks pay it.

Replying to Mr. Train's query Champion declared that the statement that the bank would not accept more than \$2,000



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Frank L. Champion

from a depositor was printed to approach the savings bank idea, although the bank would have accepted any amount of money. No obligation was felt, however, to pay interest on more than \$3,000 unless the bank so elected. Nothing was said in the beginning about investing the money on deposit, but as to the talk about what was going to be done with the money, Champion had this to say:

"What money came in there, I understood, came in as deposits with the banking firm and those two men—Siegel and Vogel—in the banking firm and when they did with the money was no concern of the depositors. I think the only evidence to show that they were letting it be understood that it was to be lent to the bank was the fact that they used the Fourteenth Street Store's trade mark on their personal advertising in the newspapers."

"Did they ever say a word during all the time that you were with them to the effect that this money was not being loaned to the corporations, but was being loaned to individuals?" was Mr. Train's next question.

"They made no statement or representation to me," answered Champion, "that the money was being loaned to them personally and Mr. Vogel gave me instructions at various times to charge those different corporations with the amounts that were first loaned to them."

At various times, he said, \$10,000 to the Fourteenth Street Store in August, 1914, four months after its opening.

Louis A. Keldel, who described the \$25,000 check transaction, and now it became necessary because of the excessive withdrawals of the Fourteenth Street Store to take the money for the check from one of the \$25,000 notes discounted by the bank in making the \$100,000 loan to the store, identified much documentary proof offered in evidence. Among this mass were the certification sheets of April 25, May 6, 9 and 14, to show that the four \$25,000 notes of the \$100,000 loan obtained from the bank on January 7, 1913, were cancelled before the end of April.

And to refute the defense's claim that the loan was merely a continuation of a yearly line of credit.

Regarding the check for \$25,000 drawn by Siegel on June 14, 1913, payable to Siegel, Nichols & Co., and paid by the National Bank of Commerce, Keldel testified that on October 27, 1914, he examined the records of the bank and found that on June 14, 1913, an item of \$25,000 came through the Clearing House from the National Bank; that this item was the only one of that amount passing through the clearing house of that day and that item was the only one charged to the account of the Fourteenth Street Store on that day.

Keldel established the fact that the \$25,000 check was paid out of the proceeds of one of the \$25,000 notes, which was really the bank's money, because the Fourteenth Street Store's deposits in the National Bank of Commerce, which the check was cashed were in the aggregate less than its withdrawals and had been from April 25 to June 14. Mr. Train regarded Keldel's testimony as most vital to the prosecution's efforts to prove that a grand larceny was committed by Siegel in drawing and cashing that check.

Substituting Keldel, Oliver A. Pilot, assistant cashier of the National Bank of Commerce, testified that on October 27, 1914, he examined the records of the bank and found that on June 14, 1913, an item of \$25,000 came through the Clearing House from the National Bank; that this item was the only one of that amount passing through the clearing house of that day and that item was the only one charged to the account of the Fourteenth Street Store on that day.

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